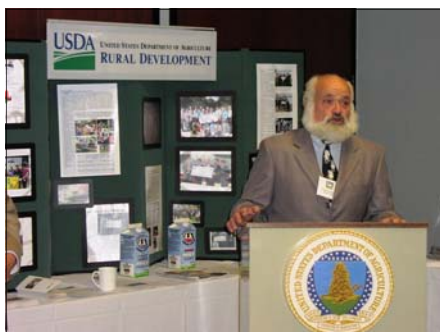


2005 Annual Report for the Southern New England Jurisdiction





Rural Development is committed to helping improve the economy and quality of life in all of rural America. Through our programs, we touch rural America in many ways.



Our financial programs support such essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. We promote economic development by supporting loans to businesses through banks and community-managed lending pools. We offer technical assistance and information to help agricultural and other cooperatives get started and improve the effectiveness of their member services. And we provide technical assistance to help communities undertake community empowerment programs.



Rural Development achieves its mission by helping rural individuals, communities and businesses obtain the financial and technical assistance needed to address their diverse and unique needs. Rural Development works to make sure that rural citizens can participate fully in the global economy.

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Agriculture Secretary, Mike Johanns

On May 11, 2005, USDA Rural Development celebrated 70 years of service to America. Much has changed since 1935 when the crisis was the Depression, our mission was agricultural stabilization, and the cutting edge was rural electrification. Today, rural America is dynamic and diversified; the cutting edge is broadband and renewable energy. Our Rural Development mission is increasing economic opportunity and improving the quality of life in rural America. But from 1935 through today, one thing has remained constant: the commitment of the men and women of USDA Rural Development to the future of rural communities.

That commitment was demonstrated in dramatic form by the response of Rural Development to the unprecedented series of hurricanes that slammed into the Gulf Coast in the late summer and autumn of 2005. Hurricane Katrina -- the most destructive storm ever to hit the United States in terms of property damage, though fortunately not in loss of life -- was followed in rapid succession by Rita and Wilma. The damage was immense; the loss of life, heavy. Outside of New Orleans and Biloxi, most of the devastated areas were rural.

Rural Development personnel -- including many who had lost their own homes -- worked around the clock to staff recovery centers and provide shelter. They worked with our Federal, State, local and nonprofit partners to repair water, telecommunications, and electrical systems. By mid November, more than 9,700 evacuees had been housed in Rural Development-funded units in 42 States. And in the months and years ahead, Rural Development will play an important role in rebuilding housing, community facilities, and infrastructure throughout the disaster area.

This is merely one example, although a dramatic one, of the vital work Rural Development is doing each and every day across rural America. Since the beginning of the Bush Administration, Rural Development has invested more than \$63 billion and created or saved more than 1.1 million jobs in rural communities. We have assisted almost a quarter of a million rural families to achieve the dream of homeownership and invested almost \$5 billion in our business programs alone.

The future holds challenges, but it also holds great promise. As you plan for the future, USDA Rural Development is here to support you and your community. We are locally based; as your neighbors, our employees are rooted in your communities and share your values and concerns, just as we have since 1935. We are proud of Rural Development's record of achievement throughout the past 70 years and we look forward to working with you to bring increased opportunities to Massachusetts, Connecticut and Rhode Island as we work together to build an even stronger rural America.



Agriculture Under Secretary for Rural Development, Thomas Dorr

The face of rural America continues to change, and USDA Rural Development is changing with it. No longer the “lender of last resort,” we are rural America’s investment bank, a venture capital entity that creates jobs, promotes business development, and provides community facilities and affordable housing. Our goal is to build viable and sustainable rural communities.

In each of the last five years, the Bush Administration has invested about \$13 billion in rural America. Rural Development has provided housing, water and sewer funds, hundreds of millions of dollars in business loan guarantees, telecommunications and electricity loans and grants. Public safety buildings, rescue equipment, libraries, town halls and access to broadband have all been made possible through the efforts of Rural Development.

One of the biggest challenges facing our nation is the need for renewable energy. In our ongoing effort to promote development of new energy sources, USDA Rural Development in 2005 funded 154 renewable energy grants and two renewable energy loans totaling \$32.3 million. Additionally, through the Value Added Producer Grant program, Rural Development provided \$2.8 million for 30 more energy related projects.

From wood fired generating plants to wind turbines, biofuel production and anaerobic digesters, USDA Rural Development is financing new sources of renewable energy while offering farmers and ranchers a potential new source of income.

At Rural Development we are working to ensure that all Americans have access to the technological revolution sweeping the nation. Imagine that in 2005, Rural Development made a loan to an isolated area in Michigan that will provide 309 residential customers, 18 businesses and 290 gas well subscribers with telecommunications services for the first time and imagine that the isolated town of Hughes, Alaska will become an Internet “hot spot” thanks to new service funded through a Rural Development grant.

What makes all this happen are the USDA Rural Development employees. The incredible job our employees did to provide aid to the victims of Hurricanes Katrina, Rita and Wilma was amazing. Working with our Federal, State and local partners, Rural Development found housing for thousands of evacuees, staffed over 80 recovery centers, handled thousands of calls and met face to face with thousands of victims. I’m proud of the job our employees do every day. They’re highly skilled, dedicated, and truly “Committed to the Future of Rural Communities.”

~ Agriculture Under Secretary for Rural Development Thomas Dorr

MA/CT/RI State Director for USDA Rural Development, David Tuttle

The Southern New England Rural Development staff and I are passionate about our roles in the achievement of President Bush and Secretary Johann’s vision to improve economic conditions in America’s rural communities. This resolve has been the drive behind our efforts in Southern New England and has resulted, I am pleased to report, in the delivery of over \$113 million in funding for rural neighborhoods, businesses and families in Massachusetts, Connecticut and Rhode Island this Fiscal Year. I am hopeful that the following report will provide you with valuable insight into the vital programs Rural Development has to offer and that our future accomplishments in Massachusetts, Connecticut and Rhode Island continue to improve the lives of those we serve.



~ David Tuttle, State Director of USDA Rural Development (MA/CT/RI)

Housing Programs

The acquisition of safe and sanitary housing through purchase or construction is the major emphasis of our housing programs. Assistance is available to residents of rural communities to purchase or build a single-family home, repair an existing home, and for the development of affordable rental housing. Assistance comes in the form of, Direct and Guaranteed loans for home ownership; loans and grants for home improvement and repairs; direct and guaranteed loans for rural rental housing projects, grants to non-profit organizations to administer housing repair programs (HPG 533), and Self-Help Technical Assistance programs.

Success Story

Ms. DeMay received a loan for the purchase of her home from USDA Rural Development (known then as the Farmer's Home Administration) back in April, 1972. At the time, Ms. DeMay, a native of Norwich, CT, was a single mother of two young children working as a telephone operator for the Southern New England Telephone Company. Today, Ms. DeMay's children are grown and she is the proud grandmother of five, who enjoys spending time with her children and their families in the home she worked so hard to finance. "I wouldn't have been able to buy my home without the USDA," said Ms. DeMay.

With her mortgage fully paid, on July 8, 2005, among her grandchildren, daughter, and federal and local officials, Ms. Regina DeMay took a celebratory flame to her mortgage on the steps of Lisbon's Town Hall!

Low-income mortgage loan program brings Lisbon woman home

By AMY BETH PREISS
Norwich Bulletin

LISBON — As Regina DeMay took a flame to a piece of paper outside Town Hall Friday, she leaned over her granddaughters and said, "That means the house is paid for."

She was burning the mortgage she purchased 33 years ago with assistance of a United States Department of Agriculture Rural Development home loan. It helped her finance her three-bedroom home at 286 Ross Hill Road.

"It's hard to believe," DeMay said. "I never thought I'd see the day."

In April 1972, when DeMay purchased the \$17,700 loan, she was a single mother of two young children, working as a telephone operator for Southern New England Telephone Co.

On Friday, her five grandchildren — Emily, Sarah and Hannah Bachmann of Wisconsin, and Stephen and Bruce Miller Jr. of Plainfield — joined her as she celebrated finally owning her home.

First Selectman Thomas Sparkman, a representative from the office of U.S. Rep. Rob Simmons, R-2nd District, and USDA State Director David Tuttle also joined the festivities. Tuttle applauded Simmons for consistently supporting the program.

"I am so glad that the US-



John Shishmanian/Norwich Bulletin
Regina DeMay, 69, of Lisbon, with her granddaughter Emily Bachmann, 8, burn DeMay's 33-year mortgage fully paid off Friday at Lisbon Town Hall.

DA Rural Development program worked out so well for you," Simmons said in a letter, read to DeMay at Friday's ceremony. "A large part of the American dream is home ownership. When people own their own home, they sink their roots deep into their

community. This creates stability and a sense of pride, not only for individual homeowners but for the community itself."

DeMay said the home loan program did just that. In 1965, DeMay's mother, Obeline Schaeffer, purchased about 35

acres on Ross Hill Road. Schaeffer's children began building homes on separate tracts on the property. With the help of the USDA home loan, DeMay was able to stay near her family and on land that has been in her family for years.

Under the loan program, available to moderate to very low-income rural homebuyers, individuals and families are given the opportunity to purchase or build a home with no down payment and financing of up to 100 percent.

DeMay said she learned about the USDA home loan from her brother, Frans Eyberse who took out a USDA loan in 1968 to finance his Ross Hill Road home.

As a single mother, DeMay said she faced financial difficulties. Under the USDA loan, she said her mortgage payments were able to fluctuate with her income. If she was unable to work and unable to make her mortgage payments, the interest would accumulate and be added to the mortgage balance and the loan would be re-amortized.

Over the years, DeMay held several jobs, including 15 years with the state Department of Transportation. After her children moved out and her income stabilized, her mortgage payments leveled off and her payments were around \$150 a month, she said.

ABOUT THE LOAN PROGRAM

■ **Provides individuals** and families the opportunity to purchase or build a home with no down payment and financing of up to 100 percent.

■ **Financing is available** for modest, detached, single-family homes or condominiums in designated rural areas of Connecticut. Applicants must be unable to secure a conventional bank mortgage and be in need of a home which will be occupied as their primary residence.

■ **The USDA Rural Development Homebuyer Loan Program** provides three different funding structures: Guaranteed Rural Housing Loan, direct second mortgage loans in participation with a local lender's first mortgage loan and a direct loan, for those who do not qualify for the above programs.

■ **To learn more**, call Johan Strandson at the USDA office in Norwich, at 859-5218 Ext. 3004 or visit www.nurdex.usda.gov/ma.

ABOUT THE REPAIR PROGRAM

■ **USDA also provides** no down payment mortgages and loans, plus grants for home repairs.

■ **Through USDA Rural Development's Home Improvement Loan and Grant Program**, funds may be made available to repair a leaking roof, replace a wood stove with central heating or construct a wheelchair ramp. Low income families and individuals can receive loans at 1-percent interest rate directly from USDA Rural Development and homeowners that are 62 years

of age and older are eligible for home improvement grants which do not have to be repaid. While grant funds are generally limited, loan funds are readily available through at least Sept. 30, 2005.

■ **Home Improvement loans** of up to \$20,000 and grants of up to \$7,500 are available. Loans are made for up to 20 years with an interest rate of 1 percent. Grant funds may be used only to pay for repairs and improvements resulting in the removal of health and safety hazards.

"I wouldn't have been able to buy my home without the USDA," she said.

"I think it's a phenomenal program," Sparkman said. "It's heartwarming to see a federal program assist a

homeowner fulfill their mortgage obligation. I look forward to working with them to bring help to other residents in town."

apreiss@norwichbulletin.com

Some of USDA's Rural Rental Housing Complexes:

- *Wellfleet Family Housing, Wellfleet, MA*
(12 family units)
 - *Reilly Manor, Cromwell, CT*
(39 elderly units)
- *Jamestown Village, Jamestown, RI*
(24 elderly units)
- *Primrose Crossing, Killingly, CT*
(28 elderly units)
- *Berkshire Landings, N. Adams, MA*
(25 family units)
- *Washington Meadows, Topsfield, MA*
(24 elderly units)
- *Deerfield Commons, N. Smithfield, RI*
(80 elderly units)
 - *Dana Court, Putnam, CT*
(30 family units)
 - *Grove Manor, Thomaston, CT*
(27 elderly units)
- *Nash Hill Place, Williamsburg, MA*
(28 elderly units)
- *Kingston Pines, Kingston, MA*
(20 family units)
- *Meadowbrook II, South Kingston, RI*
(12 family units)
 - *Mauro Meadow, Durham, CT*
(24 elderly units)



Massachusetts Activity

• 502 Direct Loans (72 loans).....	\$11,158,692
• 502 Guaranteed Loans (19 loans).....	\$3,094,014
• 504 Loans (16 loans).....	\$85,928
• 504 Grants (43 grants).....	\$211,911
• HPG/SHTA/TSA (1 grant).....	\$55,804
• 515 Rental Housing (2 loans/grants).....	\$2,000,000
TOTAL (153 loans and grants).....	\$16,606,349

Connecticut Activity

• 502 Direct Loans (29 loans).....	\$4,468,575
• 502 Guaranteed Loans (49 loans).....	\$8,318,915
• 504 Loans (11 loans).....	\$83,910
• 504 Grants (25 grants).....	\$137,353
• HPG/SHTA/TSA (1 grant).....	\$50,000
• 515 Rental Housing (3 loans/grants).....	\$528,000
TOTAL (118 loans and grants).....	\$13,586,753

Rhode Island Activity

• 502 Direct Loans (19 loans).....	\$2,880,564
• 502 Guaranteed Loans (3 loans).....	\$626,820
• 504 Loans (7 loans).....	\$47,005
• 504 Grants (31 grants).....	\$122,299
• HPG/SHTA/TSA (1 grant).....	\$50,000
• 515 Rental Housing (1 loans/grants).....	\$208,000
TOTAL (62 loans and grants).....	\$3,934,688

***Jurisdiction total = 333 loans and grants for
affordable rural housing:
\$34,127,790**

Business & Cooperative Development Programs

Rural Development's Business and Cooperative programs enhance the quality of life for rural Americans by providing financing and technical assistance to competitive businesses that can prosper in the global marketplace.

We meet these goals by:

- Providing financial resources and technical assistance through loans and grants to businesses and cooperatives located in rural communities;
- establishing public and private institutional alliances and partnerships that leverage financial resources to create jobs and stimulate rural economic activity.

Business & Industry Loan Guarantees, Rural Business Enterprise Grants, Rural Business Opportunity Grants and Intermediary Re-lending Program Loans

are made to improve, develop or finance business, industry and employment and improve the economic and environmental climate in rural communities. The objective of the B&I Loan Program is achieved through bolstering a communities' private commercial credit structure with guarantees on quality loans that will provide employment opportunities. Grant programs are available to public bodies and non-profit organizations to carry out assistance to small and emerging private businesses. This assistance is available only to businesses located in rural areas; those areas being outside the boundary of a town or city with a population of 50,000 or more or its immediate urbanized surroundings. The funds may be used for real estate purchase or improvement, equipment or capital.

Cooperative Development Programs help residents form new cooperative businesses and improve the operations of existing cooperatives. To accomplish this, cooperative programs provide technical assistance, conduct cooperative related research, and produce information products to promote public understanding of cooperatives.

In Fiscal Year 2005, USDA Rural Development in Southern New England provided over \$16.8 million in funds through its Rural Business and Cooperative Development programs.

Success Story



The Farmer's Cow, LLC was awarded a \$150,000 Value-Added Producers Grant in 2005 to be used as working capital for the introduction and marketing of, The Farmer's Cow – Fresh Connecticut Milk.

The Farmer's Cow, LLC is a producer-owned corporation formed by a group of Connecticut dairy producers. The goal of the Farmer's Cow, LLC is to develop and market a value-added, producer-owned brand of milk and milk products, which utilize fluid milk exclusively from Connecticut dairy farms as its raw material.

Massachusetts Activity

• B&I Loan Guarantees (6 loan guarantees).....	\$10,879,000
• Rural Business Enterprise Grants (8 grants).....	\$203,000
• Value-Added Producer's Grants (1 grant).....	\$100,000
• RCDI Grants (1 grant).....	\$300,000
• Renewable Energy Systems Grant (1 grant).....	\$5,979
TOTAL (17 loans and grants).....	\$11,487,979
*JOBS SAVED OR CREATED.....	335

Connecticut Activity

• B&I Loan Guarantees (2 loan guarantees).....	\$5,000,000
• Rural Business Enterprise Grants (4 grants).....	\$133,500
• Value-Added Producer's Grants (1 grant).....	\$150,000
TOTAL (7 loans and grants).....	\$5,283,500
*JOBS SAVED OR CREATED.....	2,229

Rhode Island Activity

• Rural Business Enterprise Grants (3 grants).....	\$69,000
• Value-Added Producer's Grants (1 grant).....	\$50,000
TOTAL (4 grants).....	\$119,000
*JOBS SAVED OR CREATED.....	103

***Jurisdiction total = 28 loans and grants for rural businesses:
\$16,890,479;
2,667 jobs saved or created**

**Some of Rural Development's
Community Facilities Borrowers and
Grantees**

- Town of New Salem, MA
- Falls Village Day Care, CT
- Lonsdale Fire District, RI
- Valley Human Services, MA
- Woodstock Fire Protection, CT
- YMCA, RI
- Essex Library, CT
- Town of Greenfield, MA
- YMCA of Smithfield, RI
- Provincetown Art Association, MA
- Community Children's Center, CT
- City of Central Falls, RI
- Hilltown CDC, MA
- MA Youth Soccer Association, MA
- Winsted Day Care, CT
- Quinebaug Volunteer Fire Department, CT
- Wampanoag Tribe of Gay Head (Aquinnah), MA

Community Facilities Program

The mission of the Rural Housing Service, Community Programs is to enhance the quality of life and opportunities in rural communities by developing essential community facilities for public use. These facilities include schools, libraries, childcare, hospitals, medical clinics, assisted living facilities, fire and rescue stations, police stations, community centers, public buildings and transportation. Through its Community Programs, the Department of Agriculture is striving to ensure that such facilities are readily available to all rural communities. Community Programs utilizes three flexible financial tools to achieve this goal: loan guarantees, available to commercial banks; a direct loan program, at reduced interest rates; and a grant program for communities that cannot finance a needed project. Eligible rural areas are cities and towns of less than 20,000 inhabitants.

In Fiscal Year 2005, USDA Rural Development in Southern New England provided over **\$17.8 million in funds through the Community Facilities Program.**

Success Story



The Community Children's Center in Storrs, CT received a \$350,000 low-interest loan from Rural Development for the construction of a new day care facility.

Formed in 1970 by a group of CT parents, the Community Children's Center is a parent owned and operated cooperative which provides pre-school and day care services to children aged 18 months to 5 years.

Massachusetts Activity

• CF Direct Loans (8 loans).....	\$9,424,000
• CF Loan Guarantees (1 guarantee).....	\$4,500,000
• CF Grants (4 grants).....	\$128,000
TOTAL (13 loans and grants).....	\$14,052,000
*Number of MA rural residents with access to new and improved essential community facilities.....	
	75,562

Connecticut Activity

• CF Direct Loans (4 loans).....	\$2,765,000
• CF Grants (4 grants).....	\$171,193
TOTAL (8 loans and grants).....	\$2,936,193
*Number of CT rural residents with access to new and improved essential community facilities.....	
	92,263

Rhode Island Activity

• CF Direct Loans (1 loan).....	\$240,000
• CF Loan Guarantees (1 guarantee).....	\$570,000
• CF Grants (4 grants).....	\$76,000
TOTAL (6 loans and grants).....	\$886,000
*Number of RI rural residents with access to new and improved essential community facilities.....	
	102,325

***Jurisdictional total = 27 loans and grants for essential community facilities: \$17,874,193;**

164,825 rural residents provided access to new and improved community facilities

Water & Environmental Programs

The mission of the Rural Utilities Service is to improve the quality of life and promote economic development in rural communities by developing essential public water, sewer and solid waste facilities. Eligible rural areas are cities and towns with less than 10,000 inhabitants.

Water & Wastewater Loans

Purpose: To develop water and waste disposal systems (including sewers and storm drainage and solid waste disposal). Funds are available to public entities such as municipalities, counties, special-purpose districts, Indian tribes, and corporations not operated for profit. Rural Development also provides water and waste disposal loans made by commercial banks and other eligible lenders.

Water and Wastewater Grants

Purpose: To reduce water and waste disposal costs to a reasonable level for rural users. Grants may be made for up to 75 percent of eligible project costs in some cases. The same types of applicants are eligible for grants as are for loans.

Technical Assistance and Training (TAT) Grants

Purpose: To make grants to nonprofit organizations to provide technical assistance and training to associations on a wide range of issues relating to the delivery of water and waste disposal services.

Grant funds may be used to assist communities and rural areas identify and evaluate solutions to water, wastewater or solid waste management problems, improve facility operation and maintenance activities, or prepare funding applications for capital construction projects.

Solid Waste Management (SWM) Grants

Purpose: To make grants to public and private nonprofit organizations for providing technical assistance and training to associations to reduce or eliminate pollution of water resources and improve planning and management of solid waste facilities.

In Fiscal Year 2005, USDA Rural Development in Southern New England provided over \$26 million in funds through the Water & Environmental Program.

Massachusetts Activity

• Water & Wastewater Loans (10 loans).....	\$10,827,645
• Water & Wastewater Grants (9 grants).....	\$3,593,155
• Solid Waste Management Grants (3 grants).....	\$1,959,000
TOTAL (22 loans and grants).....	\$16,379,800

*Number of MA rural residents with access to new or improved utilities.....28,530

Connecticut Activity

• Water & Wastewater Loans (2 loans).....	\$4,009,000
• Water & Wastewater Grants (3 grants).....	\$2,643,727
• Pre-planning Grant (1 grant).....	\$14,885
TOTAL (6 loans and grants).....	\$6,667,612

*Number of CT rural residents with access to new or improved utilities.....7,205

Rhode Island Activity

• Water & Wastewater Loans (6 loans).....	\$1,402,000
• Water & Wastewater Grants (4 grants).....	\$1,635,000
• Pre-planning Grant (1 grant).....	\$15,000
TOTAL (6 loans and grants).....	\$3,052,000

*Number of RI rural residents with access to new or improved utilities.....7,991

***Jurisdictional total = 34 loans and grants for water and environmental programs: \$26,099,412;**

43,726 rural residents provided access to new and/or improved utilities



Evelyn LaRochelle and USDA Rural Development



Ms. Evelyn LaRochelle applied for and received a \$7,500 USDA Rural Development Direct 504 Grant to replace the heating system and the skirt on her manufactured home in Sturbridge, MA.

Ms. LaRochelle's home, which she shares with her 91-year-old mother, Ms. Ida Cabana, is located on a lot that is cooperatively owned by the Sturbridge Retirement Cooperative Corporation, and of which Ms. LaRochelle owns one share. Below is a poem that Ms. LaRochelle sent to Rural Development after the repairs on her home were completed this summer.

6/18/05

RURAL DEVELOPMENT

I am grateful for the people from Rural Development, helpful for people like me,
It is hard to heat my mobile home and they are going to make it easier for mom & me,
I would like to write a book of rhyme, I show gratitude like this as it, is an easy way,
I have many poems hanging all around from the first grade up to this very spring day.

The people I've dealt with have gone out of their way to be there for us, over here,
My mom and I have been chilly, it cost us a lot to heat, 70 degrees, as I did peer,
Mrs. Joanne has been very nice and helpful as she travels back and forth to see us,
I feel fortunate there is help, and such nice people from rural development, don't fuss.

There are some people out there that offer aid but they make you feel not too worthy,
The people from Rural Development help you to feel quite welcome and very sturdy,
It's not easy, it's cold in a mobile home, no cellar, there's just insulation underneath,
With the help from Rural Development perhaps through cold weather we can get heat.

It's the same in the summer the heat seeps into rooms with the four inch thick walls,
I wish they made them more sturdy and with more thick insulation in the halls,
The bathrooms and fans lift up when the wind blows, the heat escapes once again,
No wonder they are not warm, I want to thank rural development, from round the bend.

MY GOD BLESS YOU
Evelyn M. LaRochelle



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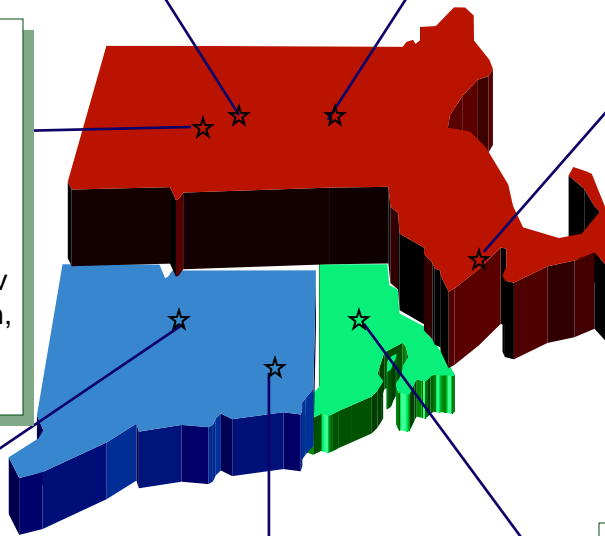
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